

State of Indiana
2014 Health Plan Comparisons
Maximum Exposure Calculations without an HSA

Single Coverage

Plan Type	<u>Traditional PPO</u>	<u>CDHP1</u>	<u>CDHP 2</u>
Exposure Elements:			
Annual Employee Premium	\$ 4,647.24	\$ 310.44	\$ 1,422.72
Maximum Out of Pocket	\$ 2,500.00	\$ 4,000.00	\$ 3,000.00
Total Exposure	\$ 7,147.24	\$ 4,310.44	\$ 4,422.72

Family Coverage

Plan Type	<u>Traditional PPO</u>	<u>CDHP1</u>	<u>CDHP 2</u>
Exposure Elements:			
Annual Employee Premium	\$ 13,138.32	\$ 992.16	\$ 4,109.04
Maximum Out of Pocket	\$ 5,000.00	\$ 8,000.00	\$ 6,000.00
Total Exposure	\$ 18,138.32	\$ 8,992.16	\$ 10,109.04

Footnote:

- A.) Example assumes employee takes advantage of the Non-Tobacco Use Incentive
- B.) Example assumes costs are incurred within the Anthem provider network